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**In the claims:**

All of the claims standing for examination are reproduced below with appropriate status indication. NO amendments have been made in this response.

1. (Previously presented) A system for managing donations comprising:
  - an Internet-connected server accessible by donors using an Internet browser;
  - a data store accessible to the server and storing information about individuals or families, pre-qualified for donations and associated each with a specific account with a financial institution, the account enabling the potential donors to make contributions and the pre-qualified individuals or families to withdraw donated funds; and
  - software executing on the server, enabling the donors to obtain specific information about the pre-qualified individuals or families, and also enabling the donors to select one or more of the pre-qualified individuals or families and to make donations to the specific accounts associated with the selected pre-qualified individuals or families.
2. (Previously presented) The system of claim 1 wherein the pre-qualified individuals or families are organized into project groups, and projects are listed as selectable entities, which, when selected, allow the selecting donors to obtain information about the pre-qualified individuals or families associated with the selected project.
3. (Previously presented) The system of claim 1 further comprising an interactive voice response (IVR) system through which a donor may interact with the system by telephone to obtain the specific information associated with the pre-qualified individuals or families.
4. (Previously presented) The system of claim 1 wherein a donation made by a donor to an account associated with a pre-qualified individual or family results in a withdrawal of the donated amount from an account associated with the donor.

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5. (Previously presented) The system of claim 4 wherein the software executing on the server enables donors and individuals and families to set up accounts at financial institutions, the accounts then associated with the system.

6. (Previously presented) The system of claim 5 wherein the software enables donors and individuals and families to view account information in the accounts set up.

7. (Previously presented) The system of claim 1 wherein the software executing on the server enables individuals and families to provide information to the system to be processed by the system to pre-qualify the individuals and families, which may then be presentable by the system to donors.

8. (Previously presented) The system of claim 1 wherein the software enables non-cash donations to be made to the pre-qualified individuals and families from cash donations made by donors.

9. (Original) The system of claim 8 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.

10. (Original) The system of claim 9 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.

11. (Previously presented) The system of claim 9 wherein the documents are associated with the specific individuals and families by an identification procedure, and are non-transferable.

12. (Previously presented) The system of claim 11 wherein the identification procedure comprises creating a virtual identity for a pre-qualified individual or family and issuing a

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second document bearing the virtual identity, which must be associated with the redeemable document to implement redemption of any portion of the associated donation.

13. (Previously presented) A method for managing donations, comprising the steps of:

(a) providing an Internet-connected server accessible by donors using an Internet browser;

(b) providing a data store accessible to the server and storing information about individuals and families pre-qualified for donations; and

(c) executing a software suite in the server, enabling a donor to obtain specific information about the pre-qualified individuals and families, and to select one or more of the pre-qualified individuals or families and to make a donation directly to an account associated with the selected individual or family.

14. (Previously presented) The method of claim 13 wherein the pre-qualified individuals or families are organized into project groups, and projects are listed for a donors as selectable entities, which, when selected, allow the selecting donor to obtain information about the pre-qualified individuals or families associated with the selected project.

15. (Previously presented) The method of claim 13 further comprising an interactive voice response (IVR) system through which a donor may interact with the system by telephone.

16. (Previously presented) The method of claim 13 wherein a donation initiated by a donor for a selected individual or family results in a withdrawal of the donated amount from an account associated with the donor.

17. (Previously presented) The method of claim 16 wherein the software enables setting up accounts at financial institutions for donors and individuals and families.

18. (Previously presented) The method of claim 17 account details may be displayed on

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demand to either of donors and individuals and families.

19. (Previously presented) The method of claim 13 wherein the software enables individuals and families to register with the system and provide information, and processes the information to pre-qualify the individuals or families.

20. (Previously presented) The method of claim 13 wherein the software enables non-cash donations to be made to pre-qualified individuals and families for cash donations made by donors.

21. (Original) The method of claim 20 wherein the non-cash donations are made in the form of documents redeemable at pre-qualified and cooperating sites for goods and services.

22. (Original) The method of claim 21 wherein the documents take the form of cards issued for a total amount and redeemable in portions of the total amount until the total amount is redeemed.

23. (Previously presented) The method of claim 21 wherein the documents are associated with pre-qualified individuals and families by an identification procedure, and are non-transferable.

24. (Previously presented) The method of claim 23 wherein the identification procedure comprises creating a virtual identity for an individual or family and issuing a second document bearing the virtual identity, which must be associated with the redeemable document to implement redemption of any portion of the associated donation.

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